

[Translation]

World Bank assisted Projects

1230. SHRI N.J. RATHWA : Will the Minister of FINANCE be pleased to state :

(a) the location-wise details of the projects being run in Gujarat particularly in the tribal and backward rural areas with the assistance of World Bank;

(b) whether any proposal has been received from the Government of Gujarat for setting up of some more such projects with the assistance of World Bank;

(c) if so, the number of projects pending for approval with the Union Government; and

(d) the reasons for the delay in this regard?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) The Integrated Watershed Development (Plains) Project being implemented with World Bank assistance covers 3 States including Gujarat and aims at watershed development in the Sabarkantha, Rajkot, Vadodara and Bharuch districts of Gujarat in addition there are centrally sponsored projects under implementation with World Bank assistance such as Vocational Training, National Aids Control and National Leprosy Elimination Project which are being implemented in Gujarat along with other States and cover the State's tribal and backward areas as well.

(b) Government have so far received one project from Government of Gujarat-The Gokul Grama Yojana - for an amount of US \$ 250 million, which has been forwarded to the World Bank on 15-11-1996. A State road project for Gujarat is under preparation for World Bank assistance.

(c) and (d). Do not arise.

Bank Loans in Bihar

1231. SHRI R.L.P. VERMA : Will the Minister of FINANCE be pleased to state:

(a) the total amount of loans given by the Co-operative Banks/Commercial Banks and Regional Rural Banks during each of the last three years and in the current financial year till date in Bihar to the small and marginal farmers;

(b) whether any irregularity was noticed in sanctioning of loans;

(c) if so, the corrective measures taken in this regard;

(d) the total amount of loan recovered from them during the above period; and

(e) the steps being taken to ease the bank loan process for the farmers in the State?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) Reserve Bank of India (RBI) has reported that the credit outstandings of State and District Central Co-operative banks, all Scheduled Commercial Banks and Regional Rural Banks for the last three years and the current financial year in Bihar was as follows :

(Rs. in Crores)

Period ended	All Scheduled Commercial Banks	State & District Cooperative	Regional Rural Banks
March 1994	4534.50	825.87	529.20
March 1995	5012.33	940.47	605.13
March 1996	5731.59	N.A.	637.23
June 1996	5678.05	N.A.	638.89

The total loans outstanding of all Scheduled Commercial Banks to the small and marginal farmers in Bihar during the year ended June 1991, 1992, 1993 and 1994 (latest available), as reported by RBI, is as under:

(Rs. in crores)

Year ended	Bihar
June 1991	304.18
June 1992	350.72
June 1993	353.83
June 1994	336.00

(b) and (c). National Bank for Agriculture and Rural Development (NABARD) has reported that the State Level Bankers' Committee (SLBC) had constituted a Committee to examine, inter-alia, the irregularities in sanction of loans under IRDP. Pursuant to the report of the committee, the SLBC has decided that controlling heads/Regional Managers/Zonal Managers should visit branches on a regular basis to rectify irregularities in sanction and disbursement of loans and the action taken by banks will be thoroughly discussed in SLBC meetings.

(d) The data reporting system of RBI does not generate the information in the manner asked for. However, NABARD has reported that the position of recovery of loans in percentage terms in Bihar State, at the end of the last three years is as under :-

	1993-94	1994-95	1995-96
Commercial Banks	38.0	40.0	33.0
Regional Rural Banks	15.5	24.0	23.3
Bihar State Land Development Bank	14.4	43.6	32.8
Bihar State Cooperative Bank	12.4	17.9	19.3